

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Nathan R Zettle  
Jessica L D Zettle  
Debtors

Case No. 15-00312-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AutoDocke  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 35

Date Rcvd: Mar 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2020.

db #+Nathan R Zettle, 2576 Free Spring Churd Rd, McAlisterville, PA 17049-8594  
jdb +Jessica L D Zettle, 2576 Free Spring Churd Rd, McAlisterville, PA 17049-8594  
4598759 +ALAN D GORDON MD PC, 27 SANDY LN STE 220, LEWISTOWN, PA 17044-1356  
4598747 BUREAU OF ACCOUNT MANAGEMENT, 3607 ROSEMONT AVE STE 502, PO BOX 8875,  
CAMP HILL, PA 17001-8875  
4598749 CBCS, PO BOX 2724, COLUMBUS, OH 43216-2724  
4598751 CREDITECH, PO BOX 99, BANGOR, PA 18013-0099  
4629509 +Cavalry SPV I, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Suite 200,  
Tucson, AZ 85712-1083  
4598753 +FIRST NAT. BANK OF MIFFLINTOWN, 2 N MAIN STREET, PO BOX 96, MIFFLINTOWN, PA 17059-0096  
4598755 GEISINGER HEALTH SYSTEM, PO BOX 27727, NEWARK, NJ 07101-7727  
4598757 +GEISINGER MEDICAL CENTER, PO BOX 828518, PHILADELPHIA, PA 19182-8518  
4598758 GMT PATHOLOGY ASSOC, PO BOX 60, PITTSBURGH, PA 15230-0060  
4598760 +JABCO REALTY MANAGEMENT LLC, C/O KEYSTONE CREDIT COLLECTION, 124 1/2 EAST MAIN STREET,  
LOCK HAVEN, PA 17745-1332  
4598761 +JUNIATA VALLEY BANK, PO BOX 66, MIFFLINTOWN, PA 17059-0066  
4598762 +KML LAW GROUP PC, STE 5000 BNY MELLON INDEN CTR, 701 MARKET STREET,  
PHILADELPHIA, PA 19106-1538  
4598763 +LAKEVIEW LOAN SERVICING LLC, 4425 PONCE DE LEON BLVD, MAIL STOP MS5/215,  
MIAMI, FL 33146-1873  
4598766 NATIONAL RECOVERY, 2491 PAXTON STREET, HARRISBURG, PA 17111-1036  
4598768 +PENN ANESTHESIA SERVICES PC, 118 N BEDFORD RD STE 220, MOUNT KISCO, NY 10549-2553  
4598769 PORT ROYAL MUNICIPAL AUTHORITY, 804 8TH STREET, PO BOX 236, PORT ROYAL, PA 17082-0236  
4598770 +PORTFOLIO RECOVERY ASSOC LLC, C/O BLATT HASENMILLER LEIBSKER, 1835 MARKET ST STE 501,  
PHILADELPHIA, PA 19103-2933  
4598772 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: PORTFOLIO RECOVERY ASSOC LLC, PO BOX 12903, NORFOLK, VA 23541)  
4598773 +PPL ELECTRIC UTILITIES, 2 NORTH 9TH STREET, ALLENTOWN, PA 18101-1179  
4598775 +VALLEMONT SURGICAL ASSOCIATES, 310 ELECTRIC AVE STE 230, LEWISTOWN, PA 17044-1369  
4598776 +WAL-MART/GE RETAIL BANK, ATTN BANKRUPTCY DEPT, PO BOX 103104, ROSWELL, GA 30076-9104

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4598746 EDI: ARSN.COM Mar 13 2020 23:18:00 ARS NATIONAL SERVICES INC, PO BOX 469046,  
ESCONDIDO, CA 92046-9046  
4598748 EDI: CAPITALONE.COM Mar 13 2020 23:18:00 CAPITAL ONE BANK, ATTN: BANKRUPTCY DEPT,  
PO BOX 30273, SALT LAKE CITY, UT 84130-0273  
4598750 +E-mail/Text: ering@cbbv.com Mar 13 2020 19:25:17 CBHV INC, PO BOX 3495,  
TOLEDO, OH 43607-0495  
4631624 +E-mail/Text: bankruptcy@cavps.com Mar 13 2020 19:25:25 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
4598754 EDI: PARALONMEDCREDIT Mar 13 2020 23:18:00 GEISINGER CLINICS, C/O MEDICREDIT INC,  
PO BOX 411187, SAINT LOUIS, MO 63141-3187  
4598756 +E-mail/Text: bshaas@geisinger.edu Mar 13 2020 19:25:17 GEISINGER LEWISTOWN HOSPITAL,  
400 HIGHLAND AVENUE, LEWISTOWN, PA 17044-1198  
4598764 +EDI: RMSC.COM Mar 13 2020 23:18:00 LOWES/GE CAPITAL RETAIL BANK, ATTN BANKRUPTCY DEPT,  
PO BOX 103104, ROSWELL, GA 30076-9104  
4598765 E-mail/Text: camanagement@mtb.com Mar 13 2020 19:25:10 M&T BANK, PO BOX 1288,  
BUFFALO, NY 14240-1288  
4598767 +E-mail/Text: Bankruptcies@nragroup.com Mar 13 2020 19:25:37 NATIONAL RECOVERY AGENCY,  
2491 PAXTON STREET, HARRISBURG, PA 17111-1036  
4598771 EDI: PRA.COM Mar 13 2020 23:18:00 PORTFOLIO RECOVERY ASSOC LLC, PO BOX 12914,  
NORFOLK, VA 23541  
4654534 EDI: PRA.COM Mar 13 2020 23:18:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4598774 +EDI: URSI.COM Mar 13 2020 23:18:00 UNITED RECOVERY SYSTEMS, 5800 NORTH COURSE DRIVE,  
HOUSTON, TX 77072-1613

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4598752 EARL G. & CYNTHIA DAVIS  
4608967\* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307  
(address filed with court: M&T BANK, PO BOX 1288, Buffalo, NY 14240)

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 15, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 13, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
Donald Zagurskie on behalf of Debtor 2 Jessica L D Zettle jzmlawbecky@nmax.net,  
jzmlawoffice@gmail.com  
Donald Zagurskie on behalf of Debtor 1 Nathan R Zettle jzmlawbecky@nmax.net,  
jzmlawoffice@gmail.com  
Joshua I Goldman on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Thomas I Puleo on behalf of Creditor Lakeview Loan Servicing, LLC tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1	<u>Nathan R Zettle</u>	Social Security number or ITIN	xxx-xx-6724
	First Name Middle Name Last Name	EIN	__-____
Debtor 2 (Spouse, if filing)	<u>Jessica L D Zettle</u>	Social Security number or ITIN	xxx-xx-0040
	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 1:15-bk-00312-HWV			

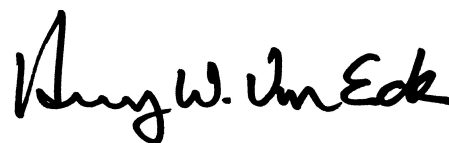
**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Nathan R Zettle

Jessica L D Zettle

**By the  
court:**

Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: Ryan Eshelman, Deputy Clerk

3/13/20**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**